

REMARKS

The Non Final Office Action mailed May 15, 2008 has been reviewed and carefully considered. Reconsideration of the above-identified application in view of the following remarks is respectfully requested.

Claims 12-13 are pending in this application. Claims 1-11 had been previously been cancelled without prejudice. No amendments have been made and no new matter has been added. The Examiner's reconsideration of the rejection in view of the following remarks is respectfully requested.

§103 REJECTIONS

By the Office Action, Claims 12-13 were rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,809,143 to Hughes (hereinafter Hughes) in view of U.S. Patent No. 3,346,850 to Helmut Wehrig (hereinafter Wehrig) and further in view of U.S. Patent No. 5,296,692 to Shino (hereinafter Shino).

The Applicant respectfully disagrees with the rejections. Please note the following remarks:

As previously discussed, Hughes is directed to an Internet purchasing portal that permits a user to swipe a card to make an online purchase. One of Hughes' primary concerns involves Internet security since information theft is a potential problem in such systems. As such, Hughes provides a controller 32 that prevents free exchange of certain information and blocks unencrypted information that is sensitive for the user. Thus, in Hughes user-sensitive information is not shared with on-line merchants or even the connected computer (*see e.g.*, col. 7, line 55 to col. 8, line 7). A secure host is employed

to gain access to financial institutions, etc. via a separate and secure modem connection (44) directly from the keyboard.

In other words, in Hughes the controller 32 hinders and **potentially blocks** communication between a computer 12 and the keyboard to ensure security.

In stark contrast, the present invention is directed to an electronic settlement system to be employed by, e.g., a vendor (e.g., a sales clerk at a store) such that any information to be shared (e.g., between the keyboard and PC) is transferred over secured lines. In the present invention, the interaction between the keyboard and a PC is provided via a control unit that is employed to **improve or ensure** communication between the keyboard and the computer, not hinder communications for security reasons, as in Hughes.

Hughes fails to disclose or suggest at least: a transmission/reception section interlocked with the electronic cash management server, the financial settlement institute server and the electronic commerce server via a web server, essentially as claimed in claim 12, or a settlement confirmation step for the user to access the financial settlement institute server through a line separate from the electronic cash management server for an inquiry on the service particulars or the balance of the card and get confirmation of the settlement, essentially as claimed in claim 13.

In the Office Action, the Examiner refers to FIG. 11 of Hughes as allegedly disclosing a transmission/reception section interlocked with the electronic cash management server, the financial settlement institute server and the electronic commerce server via a web server, and refers to Col. 8, lines 30-32 as allegedly disclosing a settlement confirmation step for the user to access the financial settlement institute server

through a line separate from the electronic cash management server for an inquiry on the service particulars or the balance of the card and get confirmation of the settlement.

Applicant respectfully disagrees.

Namely, on page 2-3 of the Office Action, the Examiner appears to allege that Col. 3, lines 40-45 and FIG. 1 of Hughes disclose an electronic commerce server which provides sales information of an item. However, the cited portion merely discusses a secure keyboard 10 for conducting secure financial transactions, and FIG. 1 merely depicts the secure keyboard 10 coupled to a computer which has access to a communication network such as a telephone or cable network. The secure keyboard 10 does not disclose, suggest or is to be confused with the electronic commerce server of the present invention. In stark contrast to Hughes, the electronic commerce server of the present invention provides sales information of an item.

The Examiner further alleges that the banking system 190 of Hughes discloses the financial settlement institute server of the present invention, and that the secure host 188 discloses the electronic cash management server of the present invention. However, with reference to the cited FIG. 11 of Hughes, it is clear that Hughes fails to disclose or suggest at least a transmission/reception section interlocked with the electronic cash management server, the financial settlement institute server and the electronic commerce server via a web server, as presently claimed. The system of FIG. 11 is to allow the user to browse the Internet via a first modem 18 and then pay for the purchase using the secure keyboard 10 which communicates via a second modem 44 to a secure host 188. The secure host 188 has an interface to the banking system 190. The purpose of the secure host 188 is to prevent data that is sent from secure keyboard 10 via modem 44 to

secure host 188 from being available or sent to the insecure Internet 182. The secure host 188 only sends data that is necessary to be sent via interfaces 185, 186 and prevents sensitive information from being sent to the merchant 186. *See* Col. 7, line 45 to Col. 8, line 7.

Significantly, note that in Hughes, **access to the bank system 190 (the alleged “financial settlement institute server”) is ONLY possible through the secure host 188 (the alleged “electronic cash management server”)**.

Thus in FIG. 11, it is clear that a path exists from keyboard 10 to secure host 188, and host 188 communicates independently with bank system 190 or merchant 186. Moreover, in FIG. 11, computer 12 has access to the Internet 182 but does NOT have any access whatsoever to the bank system 190.

Contrast this with e.g., FIG. 3 of the present invention, which shows a computer 50 having a transmission/reception section interlocked with an electronic cash management server, a financial settlement institute server and the electronic commerce server via a web server.

Furthermore, Hughes fails to disclose or suggest a settlement confirmation step for the user to access the financial settlement institute server **through a line separate from the electronic cash management server** for an inquiry on the service particulars or the balance of the card and get confirmation of the settlement. As discussed above, the bank system 190 of Hughes can only be accessed through secure host 188. There is clearly no ability for a user to access a financial settlement institute server (allegedly taught by bank system 190) via a line separate from an electronic cash management server (allegedly taught by the secure host 188).

It is respectfully submitted that Wehrig and Shino fail to cure the deficiencies of Hughes. Wehrig was cited in the Office Action as allegedly teaching the “control unit” of the present invention. Careful review of Wehrig shows that Wehrig merely refers to an input circuit for processing data from a punched or magnetic card to a data processing unit. There is clearly no teaching or suggestion of any type of computer network or server, much less an electronic cash management server, a financial settlement institute server, an electronic commerce server, or a transmission/reception section interlocked with such servers via a web server, essentially as claimed in claim 12. Furthermore, Wehrig fails to disclose or suggest at least a settlement confirmation step for the user to access the financial settlement institute server **through a line separate from the electronic cash management server** for an inquiry on the service particulars or the balance of the card and get confirmation of the settlement, essentially as claimed in claim 13.

Shino was cited as allegedly teaching the RF card identification/charging section of the present invention. With regards to Shino, that reference is directed to an IC card reader and involves reading/writing data to and from the IC card. However, Shino fails to disclose or suggest communication links with a computer network or financial institutions, nor any connections to any type of servers, as presently claimed. Namely, Shino fails to disclose or suggest at least: a transmission/reception section interlocked with an electronic cash management server, a financial settlement institute server and the electronic commerce server via a web server, essentially as claimed in claim 12, or a settlement confirmation step for the user to access the financial settlement institute server **through a line separate from the electronic cash management server** for an inquiry

on the service particulars or the balance of the card and get confirmation of the settlement, essentially as claimed in claim 13.

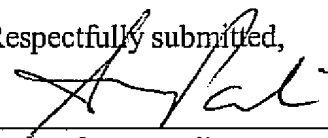
It is therefore respectfully submitted that the cited references, individually or in any combination, fail to disclose or suggest all of the elements of claims 12 and 13, and that claims 12 and 13 are believed to be allowable over the cited references for at least the above stated reasons.

CONCLUSION

In view of the foregoing, Applicant respectfully requests that the rejections of the claims set forth in the Non Final Office Action of May 15, 2008 be withdrawn, that Claims 12-13 be allowed, and that the case proceed to early issuance of Letters Patent in due course.

It is believed that no additional fees or charges are currently due. However, in the event that any additional fees or charges are required at this time in connection with the application, they may be charged to applicant's representatives Deposit Account No. 50-1433.

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